



LIFE INSURANCE BOOKLET UPDATE

Retired Municipal Teachers Plan – Effective July 1, 2004

This notification updates the booklet that you received when you became eligible for benefits under the Commonwealth of Massachusetts' Life Insurance Plan. Please keep this notice with your Life Insurance booklet to ensure that you have a complete description of the Plan and its benefits.

Benefits under the Plan have been enhanced as follows:

Claim Procedure for Accidental Death & Dismemberment Benefits *(update to page 11 of the booklet)*

When Notice of Claim and Proof of Loss Must be Given

A claim form for Dismemberment benefits must be sent to the Group Insurance Commission. Written proof of a claim must be sent to the Group Insurance Commission no later than 365 days of the date of the loss. The benefit will be paid only if the accident results in one or more losses within 365 days from the date of the accident. Also, the accident must occur while you are insured under the Plan.

Claim Procedure for Accidental Death Benefit

All deaths whether natural or accidental follow the procedures listed under the section titled "Method of Claim Payment for Life Insurance" on page 5 of the booklet.

For a copy of the life insurance booklet, including these July 1, 2004 changes, download a copy from the GIC's website www.mass.gov/gic.

Note: Your annual GIC benefit statement that you receive each January gives you a comprehensive overview of your GIC benefits. Please review this statement carefully and report changes or omissions to the GIC.